



121 N Willson; Bozeman

# **Bozeman Job Service**

406-582-9200

April 2015

Second Quarter 2015

# GALLATIN COUNTY FAIRGROUNDS

JOB FAIR JAMBOREE

BOZEMAN



3:00 p.m. to 4:00 p.m.

Veterans, Military Personnel and Families
4:00 p.m. to 7:00 p.m.

General Public









#### Employer of Choice 2014-2015

Bozeman Job Service Employers' Committee annually accepts nominations for "Employer of Choice" in two categories, businesses with 0-25 employees and businesses with over 25 employees from the regional area.

Employers of Choice are those businesses that create great workplaces in Montana and are nominated according to four established criteria:

Employee Benefits/Initiatives Leadership & Workplace Culture Employee Training/Development Community Orientation

Bozeman Job Service Employers Committee (BJSEC) Proudly Announces Its Selection For: 2014-2015 Employers of Choice

~ BioScience Laboratories~ 2014-2015 Employer of Choice for a Large Employer of over 25 Employees~

~ Bridger Steel~ 2014-2015 Employer of Choice for a Small Employer of 0-25 Employees~

Both nominations have been submitted to the Montana State Employers' Council (MSEC) for consideration of the statewide designation for Employer of Choice. Nominations are submitted from the 21 local Employer Committees across Montana. The Award winners will be announced at the annual MSEC Conference in Helena, April 29, 2015.

Past Recipients of the Employer of Choice Award include:

2013-2014: West Paw Design and Mountain Maids of Montana 2012-2013: First Security Bank of Bozeman.

Please Contact Susan at 582-9223 if you are interested in nominating an Employer next year!







#### **Special Enrollment Period for Tax Season**

Source: CMS

The Centers for Medicare & Medicaid Services (CMS) announced a special enrollment period (SEP) for individuals and families who did not have health coverage in 2014 and are subject to the fee or "shared responsibility payment" when they file their 2014 taxes in states which use the Federally-facilitated Marketplaces (FFM).

This special enrollment period will allow those individuals and families who were unaware or didn't understand the implications of this new requirement to enroll in 2015 health insurance coverage through the FFM.

For those who were unaware or didn't understand the implications of the fee for not enrolling in coverage, CMS will provide consumers with an opportunity to purchase health insurance coverage from March 15 to April 30.

If consumers do not purchase coverage for 2015 during this special enrollment period, they may have to pay a fee when they file their 2015 income taxes.

Those eligible for this special enrollment period live in states with a Federally-facilitated Marketplace and:

- Currently are not enrolled in coverage through the FFM for 2015,
- Attest that when they filed their 2014 tax return they paid the fee for not having health coverage in 2014, and
- Attest that they first became aware of, or understood the implications of, the Shared Responsibility Payment after the end of open enrollment, ending February 15, 2015, in connection with preparing their 2014 taxes.

The special enrollment period will begin on March 15, 2015 and end at 11:59 pm E.S.T. on April 30, 2015. If a consumer enrolls in coverage before the 15th of the month, coverage will be effective on the first day of the following month.

This year's tax season is the first time individuals and families will be asked to provide basic information regarding their health coverage on their tax returns. Individuals who could not afford coverage or met other conditions may be eligible to receive an exemption for 2014.

To help consumers who did not have insurance last year determine if they qualify for an exemption, CMS also launched a health coverage tax exemption tool today on <a href="HealthCare.gov">HealthCare.gov</a>.

Most taxpayers, about three quarters, will only need to check a box when they file their taxes to indicate that they had health coverage in 2014 through their employer, Medicare, Medicaid, veterans care or other qualified health coverage that qualifies as "minimum essential coverage." The remaining taxpayers - about one-quarter - will take different steps. It is expected that 10 to 20 percent of taxpayers who were uninsured for all or part of 2014 will qualify for an exemption from the requirement to have coverage. A much smaller fraction of taxpayers, an estimated 2 to 4 percent, will pay a fee because they made a choice to not obtain coverage and are not eligible for an exemption.

Americans who do not qualify for an exemption and went without health coverage in 2014 will have to pay a fee - \$95 per adult or 1 percent of their income, whichever is greater - when they file their taxes this year. The fee increases to \$325 per adult or 2% of income for 2015. Individuals taking advantage of this special enrollment period will still owe a fee for the months they were uninsured and did not receive an exemption in 2014 and 2015. This special enrollment period is designed to allow such individuals the opportunity to get covered for the remainder of the year and avoid additional fees for 2015.





#### **CADILLAC TAX**

The Internal Revenue Service and Treasury Department's Feb. 23, 2015, Notice 2015-16 on the "Cadillac tax"—a 40 percent excise tax on high-cost employer-sponsored health plans beginning in 2018—raises questions that employers have a chance to answer in comments due by May 15, 2015.

For information regarding Notice 2015-16: <a href="http://www.irs.gov/irb/2015-10">http://www.irs.gov/irb/2015-10</a> IRB/ar11.html

#### REQUEST FOR COMMENTS

Treasury and IRS invite comments on the issues addressed in this notice and on any other issues under § 4980I. As noted earlier, Treasury and IRS intend to issue another notice inviting comments on certain additional issues not addressed in this notice. It is expected that the comments responding to the notices will be used to inform proposed regulations that will be issued in the future for further public notice and comment.

Public comments should be submitted no later than May 15, 2015. Comments should include a reference to Notice 2015-16. Send submissions to CC:PA:LPD:PR (Notice 2015-16), Room 5203, Internal Revenue Service, P.O. Box 7604, Ben Franklin Station, Washington, DC 20044. Submissions may be hand delivered Monday through Friday between the hours of 8 a.m. and 4 p.m. to CC:PA:LPD:PR (Notice 2015-16), Courier's Desk, Internal Revenue Service, 1111 Constitution Avenue, NW, Washington, DC 20044, or sent electronically, via the following e-mail address: Notice.comments@irscounsel.treas.gov. Please include "Notice 2015-16" in the subject line of any electronic communication. All material submitted will be available for public inspection and copying.

### **Free Help Lines for Employers**

# Americans with Disabilities Act Job Accommodation Network – Phone 800-526-7234

The Job Accommodation Network (JAN) is a free consulting service that provides information about job accommodations, the Americans with Disabilities Act (ADA), and the employability of people with disabilities.

http://askjan.org/

#### US DOJ - ADA Information Line - Phone 800-514-0301

The U.S. Department of Justice provides information about the ADA through a toll-free ADA Information Line. The service permits businesses, State and local governments, or others to call and ask questions about general or specific ADA requirements including questions about the ADA Standards for Accessible Design.

http://www.ada.gov/infoline.htm OR http://www.ada.gov/

#### The Access Board - Phone 800-872-2253

A key part of the Board's mission is providing technical assistance on the ADA's building design requirements it develops and maintains. Get guidance here on these guidelines and standards.

http://www.access-board.gov/







# **myRA**

#### My Retirement Account

**U.S. Department Of The Treasury** 

About my RA

**Fact Sheet** 

The U.S. Department of the Treasury has developed *my*RA (my Retirement Account), a retirement savings account with a new type of Roth IRA investment that makes saving for retirement simple, safe, and affordable. Individuals can open a *my*RA account with no start-up cost and there are no fees for the maintenance of the account. *my*RA has no minimum contribution requirement, so savers can contribute the amount that best fits their budget. The investment in a *my*RA is backed by the United States Treasury, and the account carries no risk of losing money.

#### Why was myRA developed?

There are millions of workers in America who either don't have access to an employer-sponsored retirement plan or lack options to save for retirement. In some cases, they don't have enough money saved to meet a minimum for opening an investment account. The United Stated Treasury developed *my*RA to address some of these common barriers to retirement saving and to provide a retirement savings option that is simple, safe, and affordable for savers. *my*RA is not a replacement for 401(k)s or other types of employer-sponsored retirement savings accounts.

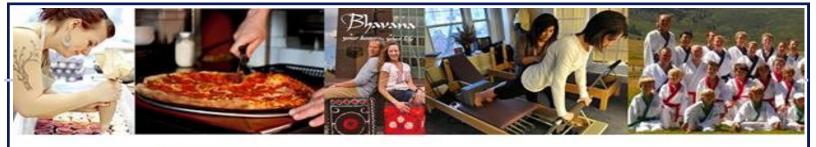
#### How do employers participate?

Employers can help employees start saving for retirement by introducing them to *my*RA as a new retirement savings option. *my*RA costs nothing for employers to participate; they do not administer employee *my*RA accounts, contribute to them, or match employee contributions. Each payday, employers simply facilitate a payroll deduction from the employee's paycheck to the designated *my*RA account.

If you have questions about *my*RA, please contact the *my*RA Customer Support Center at 855-406-6972. You can also email us at *my*RA@treasury.gov. www.myRA.treasury.gov









# **INVEST IN SUCCESS**

Small Business Conference
April 29 & 30, 2015
Great Northern Town Center
Helena, MT

# Be the Best at What Matters Most

# Calling all aspiring and current entrepreneurs!

Join the Small Business Development Center Network for our 6th annual Invest in Success conference!

# Highlights Include:

- Shark Tank Live Pitch Competition with \$5,000 prize! (regonline.com/sharktankmt)
- Boeing Facility Tour
- Holter Museum Networking Reception
- Business Author & Speaker Joe Calloway as Keynote
- Workshops to improve your business and strategies

Register online now! www.regonline.com/investinsuccess2015 or call 841-2747 for more information



The Montana SBDC is funded in part through a Cooperative Agreement with the U.S. Small Business Administration.